



EMPOWERING TARGET SEGMENTS THROUGH EDUCATION

教育賦能

提升目標群自我保護能力

In today's fast-evolving consumer marketplace where information is becoming increasingly complex and abundant, education is essential for consumers to make informed choices and effectively safeguard their rights and interests against various consumption risks. The Council has long regarded consumer education as an integral part of its mission to protect consumer rights. By equipping consumers with accurate and practical information, the Council helps them develop sound judgement and make responsible, informed consumption choices.

With the rapid development of technology and e-commerce, purchasing decisions can now be made with the tap of a button, yet identifying unfair trade practices has become increasingly difficult. To address these emerging challenges, the Council has continued to broaden and deepen its consumer education efforts through targeted educational initiatives and community programmes focusing on the elderly, young people, mentally handicapped persons and e-commerce users. Extending from schools into the wider community, the Council seeks to strengthen consumers' self-protection capabilities and jointly foster to a fairer and more sustainable consumption environment.



現今消費市場瞬息萬變，資訊愈趨繁雜，消費者在面對不同的消費風險下要作出明智選擇，並有效保障自身權益，適切的教育至關重要。消委會一直視消費者教育為保障消費權益的重要一環，透過提供正確而實用的資訊裝備消費者，助其建立判斷能力，作出負責任和知情的消費選擇。

隨着科技與電子商貿急速發展，消費決定往往在彈指之間作出，同時亦增加了辨識不良營商手法的難度。為應對這些新挑戰，本會持續提升消費者教育工作的廣度和深度，推展具針對性的教育活動及社區計劃等，加強教育成效。相關工作特別聚焦銀髮族、青少年、有特殊需要人士、電子商貿用家等社群，從校園延伸至社區，提升消費者的自我保護能力，共同營造更公平及可持續的消費環境。



Supporting the Silver Economy Advancing Senior Consumer Rights Through Education

As Hong Kong's population continues to age, senior consumers have become an increasingly important market segment. Enabling them to shop with confidence and unlocking the potential of the silver economy have become key social and economic priorities. Enhancing their consumption experience and understanding of consumer rights is therefore a central focus of the Council's educational work.

To support the Government's policy initiative on promoting the silver economy, the Council established the Advisory Group on Silver Economy in early 2025, bringing together representatives from the healthcare, social welfare, academic, business and professional sectors. Through collaborative efforts, the group seeks to advance the protection of elderly consumers' rights and interests, paving the way for a healthy, thriving silver consumer market.

New "Smart Seniors" Consumer eHub Strengthening Information on Silver Consumption

To help elderly consumers navigate complex market information and bridge the digital divide, the Council launched a brand-new one-stop information platform "Smart Seniors" Consumer eHub in early 2026, to provide reliable and accessible information on silver consumption to support seniors, their families and carers in making smart and informed consumption choices.

The eHub features a diverse range of essential lifestyle content, covering healthcare, food and nutrition, financial management, leisure and entertainment, gerontechnology and more. It also consolidates the Council's product tests and surveys, expert articles, highlight events and course information to address seniors' actual needs. Designed with an elderly-friendly approach, the platform supports responsive browsing across devices and incorporates features such as article summaries and text-to-speech function to enhance usability and accessibility to enhance user experience. The Council has also established a cross-sector network with around 40 partners, including Government department units, social welfare, medical and professional organisations, as well as universities to continuously enrich the platform's content and jointly foster an age-inclusive consumption experience.

The launch ceremony on 31 January 2026 was officiated by the Deputy Chief Secretary for Administration, Mr Cheuk Wing-hing, and the Council Chairman, Mr Clement Chan Kam-wing. Celebrity guest Ms Michelle Yim was invited to demonstrate how to use the eHub together with Senior Educators.



配合銀髮經濟政策 以教育推動樂齡消費權益

本港人口持續高齡化，長者逐漸形成龐大的消費群體。讓長者安心消費，釋放銀髮族經濟力量，已成為本港社會與經濟發展的關鍵課題，而提升其消費體驗及對自身權益的認識，亦是本會重點教育工作。為配合政府推動銀髮經濟的政策，本會於 2025 年初成立「銀髮經濟諮詢小組」，匯聚來自醫療界、社福界、學術界、商界及專業界別的代表，攜手推展保障年長消費者權益的工作，建設健康銀髮消費的願景。

全新「樂齡消費一站通」 強化銀色消費資訊

為協助銀髮族應對資訊繁雜及數碼鴻溝，本會於 2026 年初推出全新一站式資訊平台「樂齡消費一站通」，提供可靠又方便瀏覽的銀色消費資訊，支援長者、其家人及照顧者作出精明而知情的消費選擇。

平台內容多元化，匯聚醫療保健、養生飲食、理財、休閒娛樂、樂齡科技等生活範疇，並整合本會的產品測試及調查、專家文章、精選活動及課程資訊，以回應銀髮族的實際需要。平台設計以「長者友善」為核心，支援不同裝置的響應式瀏覽，並設有文章摘要及語音朗讀功能，提升資訊可達性及使用體驗。本會與約 40 個政府部門單位、社福機構、醫療及專業團體，以及大學建立跨界別合作網絡，持續豐富樂齡資訊，匯聚專業力量，共同推動銀髮友善的消費體驗。

啟動禮於 2026 年 1 月 31 日舉行，由政務司副司長卓永興先生及消委會主席陳錦榮先生一同主禮，並邀得明星嘉賓米雪小姐聯同本會樂齡消費教育大使示範及講解專頁操作。



Representatives from the Government and partner organisations joined the Council in marking this milestone in senior consumer protection and promotion of the silver economy.

政府及各合作夥伴的代表一同見證本會在保障年長消費者權益及推動銀髮經濟發展上的重要里程碑。

Consumer Education for Senior Citizens

Marking its fifth year, the "Educator Scheme for Senior Citizens"⁸ (the "Scheme") continued to train senior citizens to become peer educators and disseminate important consumer messages in the community. Supported by a number of partner organisations⁹, the Scheme has successfully trained 145 Network Members and 63 Senior Educators since its implementation. To date, Senior Educators have hosted about 110 community talks, reaching a cumulative total of approximately 2,000 participants, including seniors and their carers, the majority of whom found the talks helpful in enhancing their understanding of consumer protection. The feedback reflected the Scheme's effectiveness in expanding consumer education to the community through a peer-led approach, strengthening senior citizens' awareness and understanding of various consumption-related issues.

During the year, the Scheme organised a series of thematic refresher talks for Senior Educators and Network Members. In one session, a representative from the Customs and Excise Department was invited to talk about unfair trade practices regulated under the Trade Descriptions Ordinance (TDO) and share recent case studies, with a view to empowering participants in coping with emerging consumption traps. Several post-training activities were also arranged, including guided tours to the Gerontech and Innovation Expo 2025.

The Scheme's 5th Anniversary Sharing Session was held on 26 March 2026, bringing together Senior Educators, Network Members and representatives from partner organisations to celebrate the achievements. Representatives from the Securities and Futures Commission and the Investor and Financial Education Council were also invited to share insights on retirement financial planning and tips on identifying and preventing investment scams.

The Council continued to disseminate important consumer alerts within the community. During the year, 20 community talks were conducted face-to-face or virtually in collaboration with various social service organisations. These talks covered topics of high concern to senior citizens, including health food, dried seafood, telemarketing of health check-up plans and online shopping, attracting over 540 elderly participants.

樂齡消費者教育活動

踏入第5年「樂齡消費教育大使計劃」⁸繼續透過培訓長者成為朋輩教育者，於社區內推廣重要消費訊息。計劃獲多間合作機構支持⁹，推行以來成功培訓了145名「樂齡消費支援網絡成員」（網絡成員）及63名「樂齡消費教育大使」（教育大使）。教育大使至今合共主持了約110節社區講座，累計約2,000名長者及照顧者等參與，絕大多數參加者均認為講座有助加深對消費者保障的認識，反映計劃有效將消費者教育延展至社區層面，從「老友記」視角傳遞重要消費訊息至朋輩及社群，提升樂齡人士對不同消費議題的認識和理解。

年內，計劃為教育大使及網絡成員舉辦多場「溫故知新」專題講座，其中一節邀得香港海關代表講解《商品說明條例》下所規管的不良營商手法，並分享最新案例，以加強參加者應對新型消費陷阱的能力。計劃另安排多場培訓後增值活動，包括參與樂齡科技博覽導賞活動。

本會於2026年3月26日舉行了計劃5周年分享會，與教育大使、網絡成員及合作機構代表回顧豐碩成果，更邀請了證券及期貨事務監察委員會、投資者及理財教育委員會代表分享退休理財知識，以及識別及防範投資騙案的要點。

本會亦持續於社區推廣重要消費警示，年內以面授或線上形式與不同社會服務機構合辦逾20場社區講座，涵蓋保健食品、蔘茸海味、電話推銷身體檢查計劃及網上購物等樂齡人士關注的議題，共吸引540多名長者參與。



8. In support of the concept of senior consumption and in tandem with the launch of the "Smart Seniors" Consumer eHub, the Chinese name of the Educator Scheme for Senior Citizens was officially retitled as 「樂齡消費教育大使計劃」 in 2026.

為配合「樂齡消費」的理念，並因應「樂齡消費一站通」專頁推出，「智齡消費教育大使計劃」已於2026年正式改名為「樂齡消費教育大使計劃」。

9. Partner organisations included: Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, SAGE Ho Sang Neighbourhood Elderly Centre, Senior Police Call, ELCHK Shatin District Community Centre for the Golden-Aged, Christian Family Service Centre - True Light Villa District Elderly Community Centre and St. James' Settlement.

合作機構包括：仁愛堂香港台山商會長者鄰舍中心、耆康會何生長者鄰舍中心、耆樂警訊、基督教香港信義會沙田多元化金齡服務中心、基督教家庭服務中心真光苑長者地區中心及聖雅各福群會。

Consumer Education for Students Cultivating Positive Consumer Attitude from a Young Age

The younger generation is at a critical stage in developing their values. Early exposure to consumer education helps them establish proper consumption values and behaviours, building a solid foundation of smart purchases and green lifestyle for the rest of their lives.

Smart Consumption Academy (SCA) Diversified Consumer Education Programme for Secondary Students

Since its launch in the 2023/24 school year, the SCA has continued to receive strong support from the education sector. Comprising 3 competitions (see table on p.70) together with the new "My Best Ambassador Scheme" launched in 2025/26, the programme adopts a diversified, interactive and fun approach to foster positive consumption values and behaviours among secondary school students.

Over 29,000 students from 163 schools were enrolled in the 2nd SCA, which successfully concluded with an Awards Presentation Ceremony on 8 July 2025. Officiated by Dr the Hon Lam Ching-choi, Member of the Executive Council of the HKSAR Government, the Ceremony commenced with the premiere of a music video of the SCA theme song composed by the St. John Band, and around 40 major awards were presented to recognise students' dedication and achievements. Winners of "My Unique Project Study" showcased their projects related to consumption issues, including an innovative solution designed to address shopping challenges faced by consumers with food allergies, as well as an analysis of funeral services. Another highlight of the ceremony was the presentation of the 3 finalist entries for "My Fun IG Post Creation" and live voting for awards. The ceremony also marked the official launch of the new "My Best Ambassador Scheme".

中小學生消費者教育 從小培養正面消費態度

年輕一代正處於價值觀建立和形成的關鍵時期，若能夠及早接受消費者教育，有助其建立正確消費價值觀及行為，為日後培養明智消費和可持續生活奠下堅實基礎。

「智醒消費學堂」 多元中學生消費者教育計劃

「智醒消費學堂」自 2023/24 學年推出以來，持續獲得學界鼎力支持。計劃設有 3 項比賽（內容詳見第 70 頁），以及於 2025/26 學年全新推出之第 4 項活動「消費·智傳人」大使計劃，以多元、互動及具趣味的方式培養中學生正確的消費價值觀和行為。

第二屆「智醒消費學堂」於年內圓滿舉行，共吸引 163 間學校、超過 29,000 名學生參加。頒獎典禮於 2025 年 7 月 8 日舉行，由行政會議成員林正財醫生主禮，並以 St. John Band 特別為本計劃創作的主題曲《消費智惜揀》之音樂短片（MV）揭開序幕。典禮共頒發約 40 個主要獎項，以嘉許學生的努力和比賽成果。期間，「消費·智專研」專題研習比賽得獎者，生動有趣地展示他們為食物敏感人士解決購物困難而設計的方案，以及分析殯葬業的相關消費議題；而「消費·智Fun享」IG 帖子創作比賽亦進行了三甲作品展示及即場投票。同場亦進行了全新「消費·智傳人」大使計劃的啟動禮。



After the preliminary round of "My Witty Online Quiz" in March 2025, the finalists competed for championship in the Final Live Competition on 30 June 2025.

「消費·智惜破」網上問答比賽於 2025 年 3 月舉行初賽，表現優秀的參賽者晉身同年 6 月 30 日舉行的現場決賽，角逐殊榮。

The 3rd SCA in the 2025/26 school year continued to receive overwhelming support, with over 37,000 students from 153 schools enrolled as of 31 March 2026. A total of 40 zealous students nominated by their schools served as the first intake of ambassadors for the "My Best Ambassador Scheme", to promote consumer education in schools and the community. In the year, 5 training sessions and visits were organised to enhance ambassadors' understanding of various consumer issues, and also to strengthen their event planning and leadership skills, which they would put into practice to organise a variety of consumer education activities in their schools in March 2026, passing on positive consumption values to their peers.

To further enhance learning outcomes, the Council ran a series of learning activities on consumption issues, including thematic seminars and online consultation sessions, attracting over 240 teachers and students. Notably, undergraduate and postgraduate students from 3 supporting organisations of SCA, namely The Chinese University of Hong Kong, The Education University of Hong Kong, and The University of Hong Kong, conducted around 40 consultation sessions to provide guidance for "My Unique Project Study" participants.

在 2025/26 學年舉行的第三屆「智醒消費學堂」繼續獲學界積極參與。截至 2026 年 3 月 31 日，共有 153 間學校、超過 37,000 名學生報名。其中首度展開之「消費·智傳人」大使計劃，40 名充滿熱誠的學生獲學校推薦成為首批大使，於校園及社區推動消費者教育。本會年內為各大使提供 5 場專題培訓和參觀活動，加深其對不同消費議題的認識，並提升活動籌劃技能和領導能力。他們學以致用，於同年 3 月於校園舉辦多元化的消費者教育活動，致力將正確的消費價值觀薪火相傳。

為進一步提升學習成果，本會繼續舉辦一系列多元化的消費議題學習活動，包括專題講座和線上諮詢會，逾 240 名師生參加；其中在「消費·智專研」專題研習中，本會邀請到香港中文大學、香港教育大學和香港大學三所支持機構的本科生和研究生，為參賽隊伍進行約 40 場諮詢會議，向參加者提供指導。

4 Modules of SCA and Enrolment Numbers of the 3rd SCA 「智醒消費學堂」四項活動簡介及第三屆報名人數



65 schools
間學校
1,081 students
名學生

My Unique Project Study

Inspires students to conduct in-depth studies and reflections on topics around the latest consumption trends and consumer behaviours.

「消費·智專研」專題研習

啟發學生對最新消費趨勢及消費者行為進行深入研究與思考。



127 schools
間學校
31,366 students
名學生

My Witty Online Quiz

An exciting quiz competition to stimulate knowledge acquisition on key topics relevant to consumer rights protection and sustainable consumption.

「消費·智惜碳」網上問答

透過緊張刺激的問答比賽，增進學生對消費者權益保護和可持續消費等主要課題的認識。



76 schools
間學校
5,010 students
名學生

My Fun IG Post Creation

Encourages students to share their observations and thoughts on consumer behaviour on social media platforms among their peers.

「消費·智Fun享」IG 帖子創作

鼓勵學生透過社交媒體平台，分享他們對消費行為的觀察和想法，引發同儕的共鳴。



22 schools
間學校
40 students
名學生

My Best Ambassador Scheme

Empowers students as advocates of consumer education within schools and the community, promoting positive consumption values to their peers.

「消費·智傳人」大使計劃

培訓學生成為校園及社區消費者教育的推動者，推廣正面消費價值觀，達致薪火相傳。

New in 2025/26
2025/26 學年全新推出

Earth 2038's Learning Journey of Sustainable Consumption Experiential Learning Programme for Primary Students

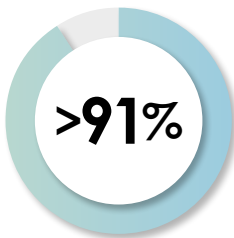
The Council is dedicated to nurturing proper consumption values and promoting sustainable consumption (SC) concepts among primary students. In the 2024/25 school year, the "Earth 2038's Learning Journey of Sustainable Consumption" programme ("Earth 2038 programme") delivered 90 educational activities across 30 project schools, benefitting around 4,040 students. To extend learning beyond the classroom, 8 Experiential Learning Trips were organised for nearly 240 outstanding students, including visits to the Electrical and Mechanical Services Department Headquarters in Kowloon Bay, the LINK Sustainability Lab, and Recycling Stations operated by GREEN@COMMUNITY, giving students practical exposure to the circular economy and Hong Kong's latest recycling and energy-saving facilities, further connecting SC principles to daily life.

Since its launch in 2018, "Earth 2038 programme" has benefitted over 26,800 students from more than 250 primary schools. Its thoughtfully designed experiential learning approach has successfully encouraged students to reflect on their consumption behaviours and attitudes, and understand the impact of each consumer choice on both themselves and the world, setting the foundation for nurturing a new generation of environmentally conscious citizens. 9 training sessions, public seminars, and workshops were conducted in the year to provide resources for interested teachers and waitlisted schools, inspiring teachers to adopt innovative approaches in designing SC teaching materials to extend the programme's impact within schools.

2038 地球人計劃之可持續消費旅程 小學生體驗式學習計劃

本會致力向小學生灌輸正確的消費價值觀及推動可持續消費的教育理念。在 2024/25 學年，「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」）為 30 間計劃學校舉辦 90 場教育活動，惠及近 4,040 名學生，並舉辦 8 場學習之旅，帶領近 240 名表現優秀的學生走出校園，參觀九龍灣機電工程署總部、領展可持續未來館及「綠在區區」回收環保站，認識循環經濟及本港最新的回收與節能設施，將「可持續消費」理念與日常生活進一步連結。

「2038 地球人計劃」自 2018 年推出以來，已惠及超過 250 間小學近 26,800 名學生。透過精心設計的體驗式學習模式，成功鼓勵學生重新檢視消費行為與態度，理解每個消費選擇對個人及世界所帶來的影響，為培養新一代具環保意識的公民奠下基礎。本會年內透過 9 場到校培訓、公開講座及工作坊，為有興趣的教師以及候補學校提供資源，啟發其以創新思維設計與可持續消費相關的教材，讓計劃理念得以在校內延續。



Participant Feedback 參加者回饋

of surveyed students reported having a better understanding of SC, expressed satisfaction with the programme and were willing to adopt SC-related behaviours and habits

受訪學生表示對可持續消費的理解有所提升及對計劃表示滿意，並願意實踐與可持續消費相關的行為和習慣

New Series of Sustainable Consumption Interactive Educational Talks

In response to recent reforms in the primary school curriculum and the evolving development of SC subjects, a new series of "Interactive Educational Talks on SC" was launched in 2025 Q4. Through an engaging and interactive learning approach, the SC-themed talks enabled primary students to understand consumer rights and responsibilities, while putting SC concepts into practice in everyday life. The Council held 12 thematic talks across 8 schools in the year, benefitting more than 1,420 students.

全新「可持續消費互動教育講座」系列

因應相關小學課程的改革及可持續消費議題的發展，本會於 2025 年第四季推出全新「可持續消費互動教育講座」系列，透過生動有趣的互動學習，讓小學生了解消費者的權益和責任，於日常生活中實踐環保理念。年內，本會為 8 間學校舉辦了 12 場專題講座，超過 1,420 名小學生參與。

Smart Financial Mindsets and Responsible Consumption Quiz Competition

During the year, the Council co-organise the captioned competition with the Hong Kong Jockey Club (HKJC), supported by the Education Bureau, the HKJC Financial Education Programme, and Hong Kong Education City Limited. Designed for upper-primary students (P4 to P6), the quiz aimed to instil sound financial literacy, values and attitudes among students, as well as to cultivate responsible financial management and consumption habits.

The online preliminary round was held from 26 January to 6 February 2026, with encouraging enrolment of over 9,300 students. 8 schools advanced to the Live Final in April 2026 to compete for top honours. The Council believes that through preparing for and participating in the quiz, students can learn to flexibly apply fundamental financial knowledge and skills in their daily lives, thereby fostering a rational approach to consumption.



「智理財·懂消費」小學問答比賽

年內，本會聯同香港賽馬會攜手合辦「智理財·懂消費」小學問答比賽，並獲得教育局、「香港賽馬會智理財教育」計劃和香港教育城鼎力支持。比賽為高小學生（小學四至六年級）而設，旨在向學生灌輸正確的理財知識、價值觀及態度，並養成負責任的理財與消費習慣。

網上初賽於 2026 年 1 月 26 日至 2 月 6 日順利舉行，反應非常熱烈，吸引超過 9,300 名學生報名參與。8 間成功晉級的學校於 2026 年 4 月進行現場決賽，爭奪殊榮。本會相信透過備戰及參賽的過程，能加強學生在日常生活中靈活運用基礎財務知識與技巧的能力，從而建立理性消費的觀念。

Empowering Vulnerable Groups to Enhance Self-Protection

When faced with consumption choices, individuals with special needs often struggle to effectively process complex market information and are particularly vulnerable to high-pressure sales tactics. Consequently, they are exposed to a higher risk of falling into traps of sales malpractices. The Council has continued to offer tailored programmes and consumer education talks for this target group, transforming complex consumer protection concepts into concise, comprehensible information, empowering them to stay alert to sales pitfalls and safeguard their own consumer rights.

Consumer Education for Persons with Special Needs

Entering its sixth year, the "Support Programme for Persons with Special Needs" ("Programme") continued to empower social work and education practitioners in delivering workshops to enhance consumer education for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder ("target groups"). The Programme has received staunch support from around 90 social welfare organisations, self-help groups and special schools ("partner organisations") to jointly assist the target groups in enhancing their self-protection ability as consumers and promote their consumer rights.

During the year, Council organised over 20 consumer education workshops, train-the-trainer sessions and parent seminars for the target groups, frontline staff of partner organisations, social workers, teachers, as well as family members and carers of the target groups, attracting 600 participants in total. Stakeholders widely recognised the effectiveness and positive impact of these workshops.

提升弱勢社群的自我保護能力

特殊需要人士面對消費選擇時，往往無法有效接收複雜的消費資訊，對高壓推銷手段更是難以招架，故墮入不良營銷手法陷阱的風險普遍較高。本會繼續透過專題活動及消費者教育講座，將複雜的消費權益轉化為簡要易明的資訊，協助弱勢社群對銷售陷阱提高警覺，守護自身的消費權益。

特殊需要人士消費者教育活動

「特殊需要人士支援計劃」（計劃）踏入第 6 年，本會繼續協助社會及教育工作者為自閉症譜系障礙、輕度智障及一般精神障礙人士（目標對象）舉辦消費者教育工作坊。計劃推行至今，共獲約 90 間社福機構、自助組織及特殊學校（夥伴機構）支持，共同支援目標對象以加強其自我保護能力及促進其消費權益。

年內，本會為目標對象及夥伴機構的前線職員、社工、老師、目標對象的家人及照顧者合共舉辦 20 多場消費者教育工作坊、導師培訓及家長講座，吸引共 600 人次參加。各持份者均對工作坊的成效和影響予以肯定。

Virtual Reality Simulation Games on Credit Cards

Given credit cards' dual function as a payment tool and a loan instrument, it is vital for consumers to establish correct values and knowledge regarding its use early on. To strengthen self-protection capabilities of target groups against various types of sales malpractices, the Council jointly developed a credit card-themed Virtual Reality (VR) simulation game with the Hong Kong Monetary Authority (HKMA) in April 2025, designed to help persons with special needs and senior citizens develop the proper attitude and responsible use of credit cards, while raising their awareness of fraud prevention.

Featuring 2 key themes with 4 scenarios and over 100 interactive options for participants to choose from, the game offers an immersive and interactive experience for participants to learn about credit card usage and identify scams through real-life simulations. Participants can use the VR headsets and handheld controllers for an immersive first-person experience. The VR educational resources have been promoted to social welfare organisations and special schools in Hong Kong and were used in a total of 16 consumer education workshops and seminars during the year, benefiting around 500 people.

信用卡虛擬實境角色體驗遊戲

鑑於信用卡同時是消費及借貸工具，及早協助消費者建立正確的價值觀和使用知識至為重要。為教育目標對象提防各種不良營銷陷阱，本會與香港金融管理局（金管局）於 2025 年 4 月共同開發以信用卡為題的虛擬實境（VR）角色體驗遊戲，讓具特殊教育需要的學生及長者建立正確和負責任的信用卡消費觀念和加強防騙意識，從而提升他們的自我保護能力。

遊戲涵蓋兩大主題，透過沉浸式互動體驗模式，讓參加者在 4 個場景、過百個互動選項下作出選擇，從中學習使用信用卡和識別詐騙技巧。參加者可佩戴 VR 頭戴裝置和手持遙控器，以第一身視角體驗遊戲。VR 遊戲教材已推廣至全港多間社福機構和特殊學校，並於年內共 16 場消費教育工作坊及講座中使用，惠及約 500 人。

2 Key Themes 2 大主題

Be a Smart Credit Card User

Covers basic knowledge of credit card usage and concepts of rational consumption

做個精明卡主

解釋使用信用卡的基礎知識和理性消費概念

4 Scenarios 4 個場景

Scenario 場景 1



Credit Card ABC
信用卡新手包

Scenario 場景 2



Responsible Use of Credit Cards
用卡有道

Beware of Credit Card Fraud

Simulates the scenarios of fraudsters using phishing links and fraudulent calls purporting to be from bank staff

小心信用卡詐騙

模擬騙徒藉發放釣魚訊息和假冒銀行職員以電話行騙

Scenario 場景 3



Beware of Phishing Links
提防釣魚連結

Scenario 場景 4



Beware of Fraudulent Calls
提防電話騙案



At a media interview session on 11 April 2025, students tried out the VR game to experience overspending and fraud scenarios firsthand while learning how to respond accordingly.

於 2025 年 4 月 11 日舉行的傳媒採訪上，學生親身體驗遊戲，以第一身感受過度消費或詐騙處境，以及學懂應對技巧。

Strengthening Education for E-commerce Consumers to Prevent Online Shopping Traps

E-commerce and cross-boundary online shopping have become the new normal. While consumers enjoy greater convenience, they also face increasingly complex electronic payment arrangements, information asymmetry and potential risks. Navigating the online marketplace wisely requires not only access to information but also the ability to assess risks and protect oneself. Strengthening consumer education for e-commerce users therefore remains one of the Council's key priorities, enabling consumers to make informed and prudent choices online with greater confidence.

During the year, the Council stepped up dissemination of e-commerce-related information. In addition to issuing a joint consumer alert on cross-boundary online purchases of domestic-market products together with the Consumer Councils of Guangdong and Macau, the Council also published an article on local risks in cross-boundary shopping in CHOICE Magazine, highlighting the differences in consumer product regulations and standards across jurisdictions.

The Council also established the Working Group on Cross-Border Consumer Protection and E-Commerce Development ("Working Group") to strengthen study and exchanges on cross-boundary e-commerce development, after-sales service arrangements and consumer protection issues, while providing recommendations on relevant education and training initiatives.

Read more about the Working Group in the chapter "Strengthening Mainland and Global Collaboration for Consumer Protection" (p.80)

更多有關小組的工作內容，請瀏覽本年報「[跨境協作](#) [深化與內地及全球消保聯繫](#)」(第 80 頁)一節。

提防網購陷阱 加強電商用家教育

電子商貿及跨境網購已變成消費新常態，消費者在享受便利的同時，亦面對更複雜的電子支付與交易安排、資訊不對稱及潛在風險。要在網上消費環境中作出明智選擇，不僅需要更深度的資訊，更需要具備辨識風險和自我保護的能力。因此，加強電商用家的消費者教育，成為本會重點工作之一，讓消費者更有信心地在網絡世界作出知情而審慎的選擇。

年內，本會加強發布與電商相關的資訊，除了聯同廣東省及澳門的消費者委員會聯合發出有關跨境網購內銷商品的消費提示，亦於《選擇》月刊出版「跨境購物的本地風險」文章，提醒香港消費者不同地區對消費品的法規與標準差異。

本會亦成立「跨境消費保障及電商發展工作小組」(小組)，加強就跨境電商發展、售後服務安排及消費者保障議題的研究與交流，並就有關的教育及培訓專案提供建議。



Providing Support to the Community

In addition to continue conducting community talks for retirees and senior citizens, the Council had worked in collaboration with various stakeholders to regularly organise educational activities on consumer rights for different target groups, cascading important consumer messages to a wider audience.

During the year, the Council partnered with various organisations, including Government service units, educational institutions and non-governmental organisations to deliver a total of 10 community talks for members of the public, including secondary school students, tertiary students, women and caregivers, with a total of 813 participants. A host of topics were covered including consumer rights and responsibilities, sustainable consumption, prepayment consumption, key considerations in online shopping, and unfair trade practices under the TDO, with a view to helping different consumer groups develop rational and responsible consumption values. Among these included a thematic talk held in April 2025 for 35 volunteers of the Hong Kong Institute of Volunteers under the Agency for Volunteer Service, covering topics such as prepayment consumption and chargeback, and common restaurant-related consumer disputes, thereby enhancing their understanding of relevant consumption issues.

The Council also continued its collaboration with the Financial Education Centre of the Hong Kong Family Welfare Society, delivering 4 thematic talks for participants of the Wealth Intelligence for Smart Elders Course at the Elder Academy, jointly organised by the Labour and Welfare Bureau and the Elderly Commission. The talks covered retirement financial planning, consumption and technology, and anti-scam awareness.

Furthermore, the Council participated for the second consecutive year in the Strive and Rise Programme organised by an interdepartmental Task Force led by the Chief Secretary for Administration. A total of 24 mentees and mentors from the third cohort visited the Council's headquarters in August 2025 and attended a consumer education talk introducing the concept of the 8 Consumer Rights and TDO, along with useful techniques for avoiding common sales and online shopping pitfalls. The activity enhanced participants' understanding of the Council's functions and work, nurturing them to become smart consumers.

支援社區活動

本會除繼續為退休人士及長者舉辦專設講座外，亦與不同持份者協作，定期為不同目標對象推行消費者權益教育活動，將重要的消費訊息在社區內傳遞予更廣泛的受眾。

年內，本會與不同機構合作，包括政府轄下服務單位、教育機構及非政府組織，為中學生、大專生、婦女、照顧者等公眾人士舉辦合共 10 場消費權益講座，累計 813 人次參與。講座內容涵蓋消費者的權利與義務、可持續消費、預繳式消費、網上購物注意事項，以及《商品說明條例》所規管的不良營商手法等，協助不同消費者建立理性及負責任的消費價值觀。當中包括於 2025 年 4 月為義務工作發展局香港義工學院的 35 名義工舉辦專題講座，內容包括預繳式消費及信用卡退款保障、食肆常見消費爭議等，以增加義工對相關消費議題的認識。

本會亦再次與香港家庭福利會理財教育中心合作，為一班於長者學苑修讀「頤年智匯理財課程」的學員提供 4 場專題講座。該課程由勞工及福利局及安老事務委員會協辦，旨在提升長者的理財知識及風險防範能力。講座內容涵蓋退休理財、消費與科技及防騙意識等。

此外，本會連續第二年參與由政務司司長領導的跨部門行動小組所推行的「共創明『Teen』計劃」，安排第三期計劃共 24 名學員及友師於 2025 年 8 月參觀消委會總部，並安排消費權益講座，認識消費者八大權益、《商品說明條例》等知識，以及應對常見銷售與網上消費陷阱的實用技巧。活動讓學員對本會職能及工作有所認識，並培養他們成為精明消費的新一代。

